

## Eligibility

### Benefits Eligibility:

Eligibility for the following plans begins on the date of hire: Medical, Dental, Vision, Life Insurance, Long Term Disability, FSA, and EAP.

### Enrollment:

Enrollment in some plans is optional and in order to be covered you must enroll yourself and your eligible family members in Lake Forest College sponsored plans when you first become eligible. Be sure to complete your enrollment or benefit change transactions within the specified time - your 30-day period of initial eligibility, for example. If you miss this window, you are not eligible to enroll in the medical, dental, vision or FSA plans until the annual open enrollment period or with a 'qualified life event.'

### Eligible Dependents:

Your dependents must live in the United States to be eligible for coverage.

A spouse/domestic partner or child who is covered under this Plan as an Employee may not be covered as a Dependent.

### Eligible dependents are:

- your legal spouse or, as defined below, your Domestic Partner.\*
- a child (married or unmarried), as defined below.

### Domestic Partner:

“Domestic Partner” means the person, regardless of gender, named in the Affidavit of Domestic Partnership that you have submitted to and has been approved by the employer.

*\*If your spouse or domestic partner has medical coverage provided by their employer, they may not be added to the College medical plans.*

## Child:

“Child” means:

- your natural child.
- your stepchild.
- a natural child of your covered minor Dependent.
- your adopted child. This includes a child placed with you for adoption. “Placed for adoption” means the assumption and retention of a legal obligation for the total or partial support of a child in anticipation of the adoption of such child. The child’s placement is considered terminated upon the termination of such legal obligation.
- a child who is recognized under a medical child support order as having a right to enrollment under the Plan.
- a foster child.
- a child of your domestic partner.

## Dependent Child Age Requirements:

The child is covered to end of month in which they reach age 26.

## Changes in Enrollment Status:

Open enrollment will occur once a year. Each year you may change your benefit elections during the open enrollment period. Once you have made your selection, you may not change it until the next year open enrollment unless you have a “qualified life event” which include:

- Marriage
- Divorce or legal separation

- Birth or adoption of a child
- Death
- Spouse losing coverage at their place of employment
- Child losing coverage due to a change in student status

If you have a “life changing event”, you must notify Human Resources within 30 days of the event if you wish to change the status of your insurance coverage. New babies MUST be proactively added to coverage within 30 days of birth if you want them covered under a qualified life event. Please email Human Resources at [HR@lakeforest.edu](mailto:HR@lakeforest.edu).

Please note that any requested changes to benefits (with the exception of birth/adoption of a child) resulting from a qualifying life event will require substantiation. Human Resources will need to review a divorce decree, a marriage certificate, a death certificate, etc. prior to allowing changes to be made under the Lake Forest College group plan.